

**February 1, 2008**  
**PUBLIC NOTICE # 2008-05**

**PUBLIC NOTICE OF INSURANCE COMPANIES**  
**RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1090	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	0
08-1170	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOLLOWING FORM EXCESS LIABILITY POLICY	
08-1214	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-1091	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
08-1142	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	HOBBYIST	
08-1167	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB-LAWERS FOR CA BAR	-6.8
08-1171	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	RETAIL GROCERS PACKAGE	
08-1229	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RETAIL GROCERS	0
08-1092	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
08-1077	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	STORAGE TANK	
08-1098	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	SELF-STORAGE	
08-1081	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	ENTERTAINMENT	-0.5
08-1215	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-1144	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-1211	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1230	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	-8.1
08-1049	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 5	6.88
08-1233	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	GROUP 5	

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08-1095	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	0
08-1216	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-1093	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
08-306	0000	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	PUBLIC AUTO	
08-1243	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-1085	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DIAGNOSTIC AND SCIENTIFIC EQUIPMENT	0
08-1086	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DIAGNOSTIC AND SCIENTIFIC EQUIPMENT	0
08-1087	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DIAGNOSTIC AND SCIENTIFIC EQUIPMENT	0
08-1088	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DIAGNOSTIC AND SCIENTIFIC EQUIPMENT	0
08-1169	0253	HARLEYSVILLE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NON-FILED CLASSES	0
08-1078	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-1072	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-13.56
08-1089	1326	LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE DRIVERS DISCOUNT CLUB	21.6
08-1099	1326	LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	CA STANDARD PREFERRED	31.7
08-1152	0000	MARINE INDEMNITY INSURANCE COMPANY OF AMERICA	COMMERCIAL	SURETY	NEW PROGRAM	SURETY	0
08-1147	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-1094	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
08-1242	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INSURANCE AGENTS & BROKERS	0

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08-1182	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0.2
08-1244	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-1082	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1083	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1096	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
08-1163	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-SPECIAL FARM PACKAGE "10"	
08-1164	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-COMMERCIAL GENERAL LIABILITY	
08-1165	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-FARM UMBRELLA	
08-1166	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-BOP	
08-1210	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-COMMERCIAL UMBRELLA	
08-1084	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	DWELLING FIRE	0
08-1073	1218	PENN-AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-1076	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMM'L GENERAL LIABILITY	
08-974	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	HDR-CONTRACTORS	-8.9
08-1172	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	DIRECTORS & OFFICERS LIABILITY	0
08-1209	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1204	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF06-NON STANDARD	
08-1205	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIABILITY	RATE	ARF06-NON STANDARD	-0.18

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08-1141	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-DIRECTORS & OFFICERS	
08-1156	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-1168	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS DIRECTORS & OFFICERS LIABILITY	
08-1148	0169	SENTRY CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-1149	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-1150	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-1074	0000	SPARTA INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
08-1151	0000	SPARTA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
08-1075	0019	STANDARD GUARANTY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	LENDERS COLLATERAL PROTECTION	-42
08-1080	0098	STARNET INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MOBILE HOME PARK/DEALERS	0
08-1153	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
08-1158	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
08-1154	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	FOOD AND BEVERAGE	
08-1155	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL RISKS	
08-1241	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PREMIER HOTEL RPG	-6.5
08-1208	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
08-1157	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
08-1143	0000	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0

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08-1097	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
08-1145	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-1212	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1231	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	-8.1
08-1146	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-1213	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1232	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	-8.1
08-1159	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	CLASS PLAN	CALIFORNIA NON-RESIDENT AUTO LIABILITY	
08-1160	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	NEW PROGRAM	CA.NON-RESIDENT AUTO LIABILITY	0
<b>81</b>	<b>TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS</b>						

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